



**NATIONAL
GUARD**

Always Ready Always There

Indiana



EDUCATION BRANCH



General Entitlements and Incentives Brief

As of
6/25/2013



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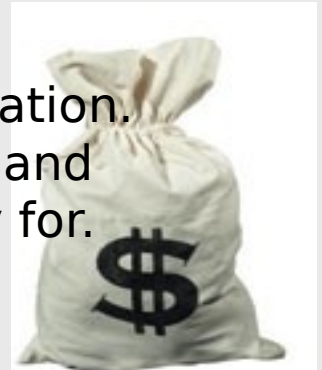
WHY GO TO COLLEGE????

- **Average Median Salary Statistics
according to Education Level
Completed**

- High School Diploma \$30,400 - \$60,173
- Associate Degree \$30,593 - \$83,321
- Bachelor's Degree \$35,318 - \$108,145

Master's Degree \$46,272 - \$143,442

Nearly 60% of all jobs in the U.S. require higher education.
The higher your education completed, the more jobs and
management level positions in those jobs you qualify for.





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Average Cost of College

School	Average Yearly Cost	Estimated 4-Year Degree Cost
Indiana University	\$20,870	\$83,480
Purdue University	\$21,492	\$85,968
Ball State University	\$18,622	\$74,488
IUPUI	\$9,496	\$37,984
Ivy Tech	\$4,926	*2 year only \$9,852
University of Phoenix Online	\$10,226	\$40,904
University of Indianapolis	\$25,514	\$102,056

*Average student loan debt for college graduates ranges from \$4,450 to \$49,450



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Why use your education benefits?

Benefit	Total \$ Earned Towards Education
GI Bill Chapter 1606	Up to \$13,032 (36 months)
GI Bill Chapter 1607	Up to \$47,462.40 (36 months)
GI Bill Chapter 30	Up to \$59,328 (36 months)
GI Bill Chapter 33	Up to 100% tuition public schools, Up to \$76,793.24 private schools (4 years) \$4,000 books and supplies (4 years) \$41,868 BAH payments (varies with zip code)
Federal Tuition Assistance	Up to 16 credit hours/FY, for 130 credits for Bachelor's, 39 credits for Master's
National Guard Supplemental Grant	Up to %100 tuition state supported schools



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Agenda

NATIONAL GUARD SUPPLEMENTAL GRANT (NGSG)

FEDERAL TUITION ASSISTANCE (FTA)

MONTGOMERY GI BILL (MGIB)

Ch. 1606, Ch. 1607, Ch. 30, Ch. 33 (Post 9/11)

JST: JOINT SERVICE TRANSCRIPT

STUDENT LOAN REPAYMENT PROGRAM (SLRP)

SELECTED RESERVE INCENTIVE PROGRAM (SRIP)



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State TA vs. Federal

TA:

What's the

difference?

- Two Tuition Assistance Programs are available for INARNG Soldiers!!
State TA: also known as the National Guard Supplemental Grant (NGSG); exclusive to Indiana
- Federal TA: common throughout all 54 states and territories of the U.S.



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National Guard Supplemental Grant (NGSG) Key Points

- Up to 100% of certain tuition costs
- Attend State funded college/university
- Available for up to 4 years, 8 semesters, or 12 quarters or trimesters of state financial aid (8 years from the date aid is first received to use the 4 years of eligibility)
- Eligible for part-time (3-11 SHs) and full-time (12-15 SHs)
- Eligible for distance learning, online, correspondence, & classroom courses
- Indiana National Guard (INNG) reserves the right, ~~in cooperation with the Division of Student~~



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NGSG Eligible Colleges & Universities

- Ball State University
- Indiana State University
- Indiana University (all campuses)
- Indiana University/Purdue University-Indianapolis
- Indiana University/Purdue University-Fort Wayne
- Indiana University/Purdue University-Columbus
- Ivy Tech Community College (all campuses)
- Purdue University (all campuses)
- University of Southern Indiana
- Vincennes University
- WGU Indiana



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NGSG Prohibitions

- Used in the fall and spring semesters only—no summer
 - Pays for first Bachelors degree only
 - Doesn't pay for room, board, or textbooks
 - Distance learning, online, & correspondence courses must be charged through the school; course paid at the cost of normal tuition (SM responsible for the difference if tuition is higher)
-



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*NGSG Eligibility

- SM must file the Free Application for Federal Student Aid (FAFSA) so that it is received by March 10th and error-free by May 15th of each year SM intends to enroll in college (visit www.fafsa.ed.gov for more information & to complete)
- SM must complete all the required INNG paperwork and must have all the paperwork approved by the appropriate INNG education office before the start of classes
- SM must be a high school graduate (including home-schooled) or have a GED
- Indiana resident as of 31 December of previous

*Please note that the NGSg eligibility requirements are subject to change—check

www.in.gov/sfa/2339.htm for details & contact the Custom Assistance Program Manager for the latest information!



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*NGSG Eligibility

- SM must meet the Satisfactory Academic Progress (SAP) requirements as established by the institution s/he is attending in order to receive the NGS
- SM must be in active drilling status
- SM cannot have been AWOL at any time during the 12 months prior to their enrollment in college for any academic term
- SM can receive a total of 8 semesters of state aid in any combination including any state grants used prior to, after, or concurrently with the

*Please note that the NGS eligibility requirements are subject to change—check

www.in.gov/sfa/2339.htm for details & contact the Tuition Assistance Program Manager

NGSG

for the latest information!



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Appeal Request

- Missed the March 10th (submission) and/or the May 15th (correction) FAFSA deadline(s) due to military considerations?
- Must have DD214 for deployment during time of deadline(s)
- Contact: Ms. Yolonda (Lonnie) Madison

Tuition Assistance Program

Manager

317.964.7018, Ext. 87018

yolonda.m.madison.nfg@mail.mil



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NGSG POC

- Questions about INNG eligibility and certification: SM should start with their unit Commander
- Questions about tuition charges or financial aid in general: SM should go to the Financial Aid Office of the school they plan to/currently attend
- Questions about NSGS in general: SM should contact the Tuition Assistance Program Manager:

Ms. Yolonda (Lonnie) Madison

Tuition Assistance Program

Manager

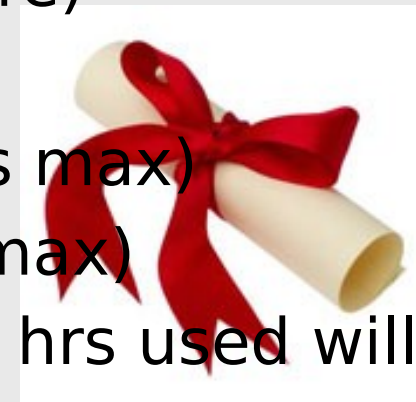
317.964.7018, Ext. 87018

yolonda.m.madison.nfg@mail.mil



Federal Tuition Assistance (FTA)

- Soldiers may use FTA to receive ONE degree/credential from EACH of the following levels.
- - Certificate (technical and licensure)
- - Associate
- - Baccalaureate (130 Semester hrs max)
- - Masters (39 Semester hrs max)
- - (1 undergrad certificate program hrs used will be against maximum months)





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Federal Tuition Assistance Eligibility

- Deadline to apply for TA is prior to the first day of class.
- Must be satisfactory, drilling participant in INNG and no flags
- Officers have a Reserve Duty Service Obligation
- RDSO=an obligation of four years of Reserve Duty Service from the last day of FTA-funded courses.
- ~~Must maintain a 2.0 GPA for undergrad and 3.0~~

FTA KEY POINTS

- Federal Tuition Assistance pays up to 100% with a cap of \$250 per semester hour or \$4,500 per fiscal year.
- Soldier will create an account and apply at:
www.goarmyed.com





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MORE **FTA** KEY POINTS

- Federal Tuition Assistance is based on the availability of funds and cannot be guaranteed to all Soldiers
- A degree plan for the degree you are obtaining must be in your eFile on the GoArmyEd website
- An annual Statement of Understanding must be uploaded into your file
- A cost verification form showing cost of classes from your school



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CHANGES TO FTA, 01

JAN 2014

- Must complete 1 year of credible service following the date of graduation from AIT, OCS, or BOLC to be eligible for FTA
- May only receive FTA for up to 16 credit hours per fiscal year
- If a Soldier uses any FTA for an Associate's or Bachelor's degree, that Soldier must complete 10 years of service before FTA can be used for a graduate degree (Master's)
- Changes apply to any Soldier who is not already approved for FTA after 01 Jan 2014



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Chapter 1606

Montgomery G.I. Bill - Selected Reserve (MGIB- SR)

Definition:

The MGIB-SR is an educational assistance program enacted by congress on 1 Jul 85 to attract high quality men and women into the reserve branch of the Armed Forces.

Benefits:

College Courses

On the Job Training/Apprenticeship

~~Work Study~~

TAX FREE MONEY



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Chapter 1606

Montgomery G.I. Bill

- **Monthly Payments: Effective 1 October 2013**
- Full Time - \$362.00
- $\frac{3}{4}$ Time - \$270.00
- $\frac{1}{2}$ Time - \$179.00
- Less than $\frac{1}{2}$ time - \$90.50



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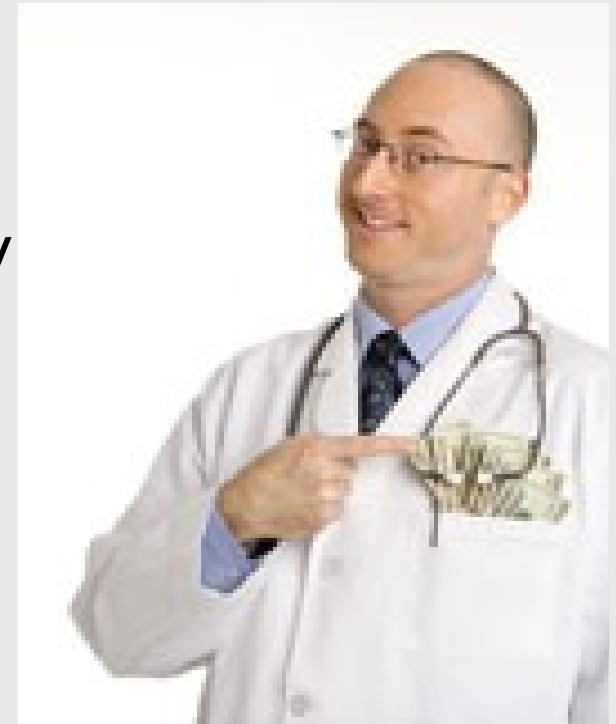
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Chapter 1606

Montgomery G.I. Bill

- Eligibility:
- 6 Year obligation on or after 1 July 1985
- High School Diploma or equivalent
- Complete Initial Active Duty for Training (IADT) or equivalent





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Chapter 1606

Montgomery G.I. Bill

Period of Eligibility:

- Eligibility starts on the date of basic eligibility (usually after completion of basic training and AIT) which is annotated on your NOBE
- Soldiers with a date of basic eligibility prior to 1 Oct 92 had 10 years to use their MGIB-SR benefit
- All other Soldiers with a date of basic eligibility after 1 Oct 92, eligibility ends date of ETS



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Chapter 1607

Reserve Educational Assistance Program (REAP)

- Definition:

REAP is an education assistance program established on 28 October 2004 to recognize the sacrifices that reservists make in answering the call to duty.

Benefits:

College Courses

On the Job Training/Apprenticeship

TAX FREE MONEY



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Reserve Educational Assistance Program

- **Eligibility Requirements:**
- Must have served on or after 11 September 2001 for 90 consecutive days or more on a Title 10 Overseas Contingency mission.
- **PORTABILITY**
- You will have 10 years to use this benefit after separated from the Guard if you gained your eligibility in a drilling status during a contract period with at least 8 continuous years





Chapter 1607

Reserve Educational Assistance Program

- Monthly Payments: Effective 1 October 2013

	<u>Consecutive</u>	<u>Consecutive</u>
• <u>Consecutive</u>		
• Active Time - 90 Days-1YR		1YR-2YRS
2YRS +		
• Full time	\$659.20	\$988.80
\$1318.40		
• 3/4 time	\$494.40	\$741.60
\$988.80		
• 1/2 time	\$329.60	\$494.40



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Chapter 30

Montgomery G.I. Bill - Active Duty (MGIB-AD)

Definition:

The MGIB-AD is an educational assistance program established on 1 July 1985 to encourage service members to enlist in the active services. US law requires that any active duty member that meets 2 year tour eligibility requirement, in-processes for MGIB-AD and either accepts or declines the benefit.

Benefits:

College Courses

On the Job Training/Apprenticeship

Work Study

Tuition Assistance "Top Up"



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Chapter 30

Montgomery G.I. Bill - Active Duty

Eligibility:

- Entered active duty or AGR on or after 1 July 1985
- 2 Year or longer active duty or AGR obligation
- Served obligated period in an “Honorable” status
- Based upon your first active duty tour
- Contributed the full \$1200





Chapter 30

Montgomery G.I. Bill -

Active Duty

- Monthly Payments: Effective 1 October 2013
- Full time \$1,648.00
- $\frac{3}{4}$ time \$1,236.00
- $\frac{1}{2}$ time \$824.00
- $\frac{1}{4}$ time \$412.00



Chapter 33 Post-9/11 GI Bill

- Served at least 90 aggregate days on active duty (Title 10 or Title 32 AGR except ADOS) after September 10, 2001, and are still on active duty or were honorably-
- discharged from active duty
- released from active duty and placed on the retired list or temporary disability retired list
- released from active duty for further service in a reserve component of the Armed Forces
- May also be eligible if honorably discharged from active duty for a service-connected disability and served at least 30 continuous days after September 10, 2001

Chapter 33

<u>Active Duty Length</u>	<u>Maximum Percentage</u>
<u>At least 36 months</u>	<u>100%</u>
<u>At least 30 days (Service-Connected Disability)</u>	<u>100%</u>
<u>At least 30 months < 36 months</u>	<u>90%</u>
<u>At least 24 months < 30 months</u>	<u>80%</u>
<u>At least 18 months < 24 months</u>	<u>70%</u>
<u>At least 12 months < 18 months</u>	<u>60%</u>
<u>At least 6 months < 12 months</u>	<u>50%</u>
<u>At least 90 Days < 6 months</u>	<u>40%</u>



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Chapter 33 GI Bill PAYMENTS

Amount received is a percentage based on your length of active duty service

(Amounts shown represent 100% payment tier level)

Cost of Tuition and Fees (Up to 100% @ state school)

(Up to \$19,798.31/yr @ private school)

~~Monthly Housing Allowance (rate based on BAH E-5~~



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Post 9/11 Veterans Educational Assistance Improvements Act of 2010

Changes effective Oct. 1st, 2011

- Solely Distance Learners will receive BAH equal to 50% of national prorated avg.
(Appx. \$653.00/mo.)
 - Now allows assistance to non-degree granting programs
 - Title 32 AGR time now allowable toward entitlement and payment tier level
-



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Transfer of Entitlement

Must serve 4 years after date of transfer!

- Can transfer up to 36 months of benefits to spouse, child or children
- Can add dependents for transferability benefits **ONLY** while serving in the Armed Forces
- Cannot be forced to transfer entitlement by the order of the courts
- Retirees or separated service members can not transfer benefits
 - can only revoke or modify existing transferred benefits



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Transfer of Entitlement

Children

- May use benefits after transferer has served 10 years in the Armed Forces
- Can transfer to unmarried child under age of 18, or if in college, under the age of 23
- Will receive full veteran benefits even if transferer is on active duty (housing and books)
- May use benefits until age of 26 regardless of transferer's eligibility period
- May continue to receive benefits after marriage



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Transfer of Entitlement

Spouses

- Can use benefits after service member has served at least 6 years in the Armed Forces
- Can use benefits up to member's 15 yr eligibility period unless member specifies an earlier date
- Can use benefits if divorced after the transfer (unless revoked by Service member)
- Not eligible for housing allowance or book stipend if Service member is on Title 10 or Title 32 Active Orders



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Transferability of Entitlement

- Basic Eligibility Requirements:
- Must be serving in the Armed Forces on or after 1 Aug 09, and:
 - *Have completed at least 6 yrs of service*
 - *Agree to serve four more years**
 - *Must not have an Adverse Action Flag during requested transferability process*
 - *If barred to reenlist, this does not grant exception for extension*



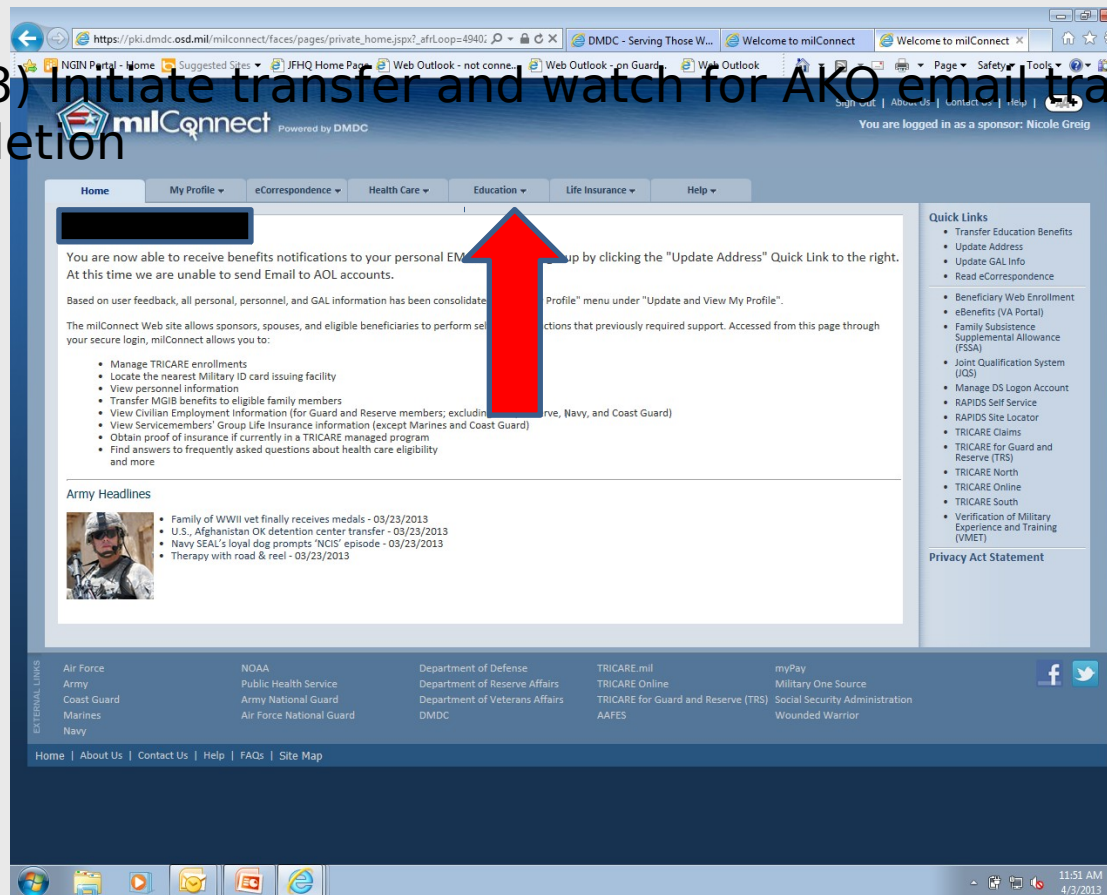
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Step 1) Log on to URL: <https://www.dmdc.osd.mil>, click BENEFICIARIES tab

Step 2) Log on to MILCONNECT website, click on EDUCATION tab

Step 3) Initiate transfer and watch for AKO email traffic until completion





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You may be eligible for 48 months of GI Bill benefits!

- If you qualified for more than one chapter of the GI Bill... you may receive up to 48 months of GI Bill benefits instead of 36 months!
- GI Bills are up to 36 months of one, but up to 48 months as a combination
 - Scenario: If you qualified for the chapter 1606, then deployed and got the chapter 33, you may use 12 months of one and 36 months of the other, or 24 months of one and 24 months of the other, any combination you'd like.

*You must use the benefits in correct order or you will lose them!

Chapter 33 must be used last!



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GI Bill VA Assistance:

- To learn which GI Bills you qualify for or how many months of the GI Bill you have left for use, the VA makes the final determination.
- Go to <http://gibill.va.gov/> and click on “submit a question” and follow the prompts. Or call
1-888-442-4551
- For more help with your GI Bill, contact ~~the state~~



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College Credit for Military Service

- Over 2300 colleges nation wide will convert your Military experience into college credits
 - Converting your experience will save you time and money
 - Shop around! Different colleges accept different credits!
 - Use information on JST to help you write your job applications and articulate your experience to employers
-



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What is JST?

JOINT SERVICE TRANSCRIPT

The synchronized transcript is based on the SMART model and will now present:

- *Personal service member data*
 - *Military course completions with descriptions*
 - *Military experience*
 - *College-level test scores*
 - *Other learning experiences*
 - *Summary page (with SOC DNS Course Category Codes)*
 - *Academic institution courses page*
-



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ACCESSING JST

- **Register to Use this System**

If you are prior Army, Coast Guard, Marine Corps, or Navy or do not have access to a Common Access Card (CAC) reader, then register for a JST account.

- **Who's Eligible For JST Transcripts**

Army, Coast Guard, Marine Corps, and Navy:
Active Duty, Reserve and Veterans.

- <https://jst.doded.mil/smart/signIn.do>



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Student Loan Repayment

As a new member of this program you have two types of responsibility, 'Initial & Annual Responsibilities.'

Program

Initial Responsibilities

- One complete **NSLDS report** with summary page and individual lender page included

This Documentation is necessary in order to create a valid SLRP contract

Annual Responsibilities

- One Complete **NSLDS Report** with summary page and individual lender page included
- One **DD form 2475** for every loan listed on the NSLDS summary page

Must be completed every year, 90 days prior to your contract anniversary date

***If you are part of the SLRP, you need this handout!**



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What you should know about keeping your incentives:

- You could lose your incentives (Bonus, Student Loan Repayment, GI Bill Kicker) if:
 - You voluntarily transfer out of your unit and/or MOS
 - You fail Height and Weight
 - You fail an Army Physical Fitness Test
 - You fail a Drug and Alcohol Test
 - You become flagged for an adverse action
 - You lose your security clearance
 - You do not maintain Army medical and fitness for duty standards
 - Your full-time unit staff changes your duty position without clearance from state
 - You are AWOL from drill or Annual Training
 - You become SMP ROTC Cadet or commissioned officer or Warrant officer
 - You fail out of any commissioning program
- Be proactive in your own careers, meet your contractual requirements, and ~~ask questions when you don't understand something!~~ Review your enlistment contracts. Contact your unit staff or the Education Services



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Summary

- **FEDERAL TUITION ASSISTANCE (FTA)**
- **MONTGOMERY GI BILL (MGIB)**
- **Ch. 1606, Ch. 1607, Ch. 30, Ch. 33 (Post 9/11)**
- **JST: JOINT SERVICE TRANSCRIPT**
- **STUDENT LOAN REPAYMENT PROGRAM (SLRP)**
- **SELECTED RESERVE INCENTIVE PROGRAM**



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